

**STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Antonio Fluker, Jr.

Enforcement Case No. 11-11245

Innovative Realty Group, Inc.

Respondents

_____ /

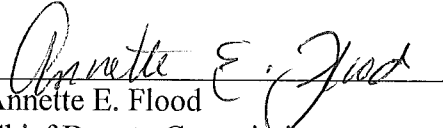
Issued and entered
On 12-6, 2011
by Annette E. Flood
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

1. On September 22, 2011, the Chief Deputy Commissioner issued an Order to Cease and desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondents Antonio Fluker, Jr. and Innovative Realty Group, Inc.
2. The Order contained allegations that Respondents violated various sections of the Code.
3. On September 26, 2011, the Order was mailed to Respondents via certified mail to their address of record. On September 30, 2011, it was returned marked, "moved left no address."
4. On October 14, 2011, the Order was mailed to Respondent Antonio Fluker, Jr. at the following address:

Antonio Fluker, Jr.
#43577-039
Federal Correctional Institution
P.O. Box 1000
Milan, MI 48160

5. The Order advised the Respondents of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to Respondents.
6. Respondents failed to timely request a hearing, therefore the Order is **FINAL**.

By: 
Annette E. Flood
Chief Deputy Commissioner
Office of Financial and Insurance Regulation